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SO ORDERED. SIGNED this 10th day of August, 2018

THIS ORDER HAS BEEN ENTERED ON THE DOCKET. PLEASE SEE DOCKET FOR ENTRY DATE.

Santing
Suzanne H. Bauknight
UNITED STATES BANKRUPTCY JUDGE

## IN THE UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF TENNESSEE AT KNOXVILLE

IN RE:	)
EADVIN VEWEY CAMPDELL	) G N 15 20200 GHB
EARVIN VEWEY CAMPBELL,	) Case No: 15-30398-SHB
	) Chapter 13
Debtor.	)

## AGREED ORDER TO APPROVE MORTGAGE LOAN MODIFICATION

Upon the Motion to Approve Mortgage Loan Modification filed by the Debtor, this matter came on for hearing on May 23, 2018, after notice to creditors and all parties of interest the Court finds that the Debtor seeks to modify his current home loan mortgage with Select Portfolio Servicing, Inc. to reduce monthly mortgage payments from \$585.70 to \$433.73; and reducing the interest rate from 7.925% to 3.50% with no additional funds borrowed as stated in the Motion to Approve Mortgage Loan Modification. The Court finds that the mortgage loan

modification is in the best interest of the Debtor and the Court is agreeable to authorize the Debtor to enter into the mortgage loan modification agreement upon the terms and conditions stated in the Motion and more particularly in Exhibit A to the Motion. The claim filed by Select Portfolio will be adjusted to the amount of \$433.73 per month for maintenance beginning January, 2018 and the balance of the arrearage claim effectively immediately shall be reduced to zero. Amounts paid by Trustee since January, 2018 in excess of \$433.73 which totals \$911.82 through June, 2018 shall be refunded to the Trustee within thirty (30) days of entry of this Order. The terms of the confirmed Chapter 13 Plan shall not be modified by this loan modification and this claim will continue to be paid inside the Plan by the Chapter 13 Trustee.

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## APPROVED FOR ENTRY:

/s/ John P. Newton, Jr., 010817 /s/ Richard M. Mayer, #5534 Law Offices of Mayer & Newton Attorneys for Debtor 1111 Northshore Drive, Suite S-570 Knoxville, Tennessee 37919 (865) 588-5111 mayerandnewton@mayerandnewton.com

## /s/Lisa Caplan

Lisa Caplan, Esquire [#028887] Rubin Lublin LLC 3145 Avalon Ridge Place, Suite 100 Peachtree Corners, GA 30071 (770) 246-3300

/s/ Gwendolyn M. Kerney (by ml w/perm) Gwendolyn M. Kerney, [#007280] Chapter 13 Trustee PO Box 228 Knoxville, TN 37919 (865) 524-4995